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GOVERNMENT OF NEWFOUNDLAND

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

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FOR THE

YEAR ENDED 31 DECEMBER 1973

ST. JOHN'S -- - - - NEWFOUNDLAND

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FOR THE

YEAR ENDED 31 DECEMBER 1973

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The Honourable Gordon A. Winter,
Lieutenant-Governor of the Province of Newfoundland.

May it Please Your Honour:—

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance covering business transacted in Newfoundland during the calendar year 1973.

I have the honour to be,

Your Honour's most obedient servant,

W. GORDON DAWE,

Minister of Provincial Affairs &
Environment.

The Honourable W. Gordon Dawe,
Minister of Provincial Affairs & Environment.

Sir:

I have the honour to present herewith a report on the activities of insurance companies operating in Newfoundland during the year ending 31st December, 1973.

2. In the licensing year 1st January, 1973 to 31st December, 1973, 215 Companies were licensed to operate in this Province under the provisions of The Life Insurance Companies Act and The Accident Insurance Companies (Licensing) Act.

3. The number of insurance agents and sub-agents licensed in 1973, was as follows:

(a)	Life Insurance Agents	387
(b)	Other-than-Life Insurance Agents	379
(c)	Other-than-Life Insurance Sub-agents	375
(d)	Insurance Agents (Restricted)	17

4. The following legislation with respect to insurance and related matters was enacted by the Newfoundland Legislature in 1973 —

(a) The Automobile Insurance (Amendment) Act, 1973
(b) The Highway Traffic (Amendment No. 2) Act, 1973

5. The tables annexed to this Report (Tables I to XVII) contain various statistics relating to the operations of insurance companies in Newfoundland during 1973 as compiled from the Annual Reports submitted by them for that year.

I have the honour to be, Sir,

Your obedient servant,

GORDON L. FRENCH,

Superintendent of Insurance.

TABLE I

SUMMARY OF INSURANCE STATISTICS

Class of Insurance	Direct Premiums Written		Direct Claims Incurred	
	1973	1972	1973	1972
Accident and Sickness	6,926,941	6,361,010	4,781,532	5,416,861
Aircraft	518,949	893,914	146,728	543,352
Automobiles — Liability	11,225,421	9,431,477	7,562,826	7,080,735
— Other	8,401,654	6,051,785	6,134,379	4,388,563
— Personal Accident	323,539	1,460,301	168,551	597,995
Boiler & Machinery	202,219	1,083,180	271,472	3,285
Guarantee — Fidelity	86,562	89,939	32,463	−230
— Surety	696,154	698,323	236,304	135,091
Life Insurance — Annuities	6,183,680	6,347,143	3,229,402	2,372,722
— Combined	15,935,542	12,157,423	10,747,713	7,350,294
Marine	240,591	198,931	50,295	72,784
Miscellaneous	112,651	182,873	132	4,219
Property	13,717,990	11,349,287	7,780,446	5,668,043
Public Liability	1,409,918	1,001,642	487,747	357,845
TOTALS	65,981,811	53,307,228	41,629,990	32,671,453

TABLE II

LIFE INSURANCE — EXHIBIT OF POLICIES (ALL CLASSES)

Company	In force at beginning of year	New Issued	All other additions	Total	Ceased by Death Maturity, etc.	In force at end of year
Abbey Life of Canada	5,000	—	—	5,000		5,000
Aetna Life	2,114,000	—	—	2,114,000	1,618,000	496,000
Allstate Life	1,831,610	—	17,000	1,848,610	797,495	1,051,115
Allstate Life of Canada	1,279,000	—	374,600	1,653,600	91,000	1,562,600
American Bankers Life Assurance of Florida	197,000	—	218,049	415,049	1,149	413,900
British Pacific Life	117,850	—	28,025	145,875	134,375	111,500
Canada Life Assurance	68,864,469	15,784,270	13,162,908	97,811,647	12,257,836	85,553,811
Canadian General Life	198,380	—	—	198,380	32,310	166,070
Canadian Premier Life	7,008,585	—	1,108,102	8,116,687	225,044	7,891,643
Commerical Life Assurance	8,987,025	1,241,888	2,639,197	12,868,110	1,728,133	11,139,977
Commercial Union Assurance	31,521,188	7,410,155	600,448	39,531,791	2,701,129	36,830,662
Confederation Life	164,817,567	13,884,926	9,165,923	187,868,416	11,593,825	176,274,591
Continental Assurance	105,000	—	—	105,000	28,000	77,000
Co-operative Life	6,895,069	921,535	1,174,584	8,991,188	1,115,580	7,875,608
Crown Life	38,916,776	13,626,736	2,700,473	55,243,985	1,920,950	53,323,035
Cuna Mutual Assurance	1,722,385	—	2,090,862	3,813,247	1,760,061	2,053,186
Dominion Life Assurance	41,520,819	2,701,391	2,574,795	46,797,005	1,563,114	45,233,891
Dominion of Canada General	819,696	256,992	132,336	1,209,024	133,897	1,075,127
T. Eaton Life Assurance	2,227,647	982,050	206,231	3,415,928	299,597	3,116,331
Electrical Workers Benefit	1,067,500	358,750	—	1,426,250	221,250	1,205,000
Equitable Life of U.S.	2,538,934	48,157	2,282,386	4,869,477	10,025	4,859,452
Excelsior Life	19,375,192	2,532,600	1,094,973	23,002,765	563,091	22,439,674
Ford Life Insurance	54,134	2,944,494	—	2,998,628	595,698	2,402,930
Great West Life	41,448,154	4,124,411	6,243,020	51,815,585	7,931,639	43,883,946
Imperial Life	95,880,650	7,064,529	8,111,548	111,056,727	8,676,313	102,380,414
Laurier Life Insurance	1,406,898	260,739	59,582	1,727,219	246,772	1,480,447

London Life Insurance	21,572,802	17,153	10,851,563	32,441,518	8,024,539	24,416,979
Manufacturers Life	52,700,712	11,526,278	1,888,934	66,115,924	4,271,930	61,843,994
Maritime Life	38,167,834	25,065,881	1,587,105	64,820,820	4,926,571	59,894,249
Metropolitan Life	62,057,299	409,149	7,897,249	70,363,697	4,164,067	66,199,630
Montreal Life	3,112,886	504,054	305,681	3,922,621	744,543	3,178,078
Mutual Life	164,293,698	42,923,604	8,754,189	215,971,491	10,205,923	205,765,568
Mutual of Omaha	727,350	872,047	54,226	1,653,623	119,464	1,534,159
National Life	21,980,855	6,599,724	1,537,255	30,117,834	2,887,620	27,230,214
New York Life	1,870,007	241,944	945,080	3,057,031	−96,203	3,153,234
North American Life	33,162,639	4,108,268	1,842,496	39,113,403	3,255,561	35,857,842
North American Life & Casualty	815,137	2,300	—	817,437	−2,258,187	3,075,624
Norwich Union	259,087	20,000	1,051	280,138	64,005	216,133
Occidental Life of California	11,623,279	1,823,180	519,524	13,965,983	1,154,955	12,811,028
Old Republic Life	17,420,432	13,177,398	13,561,635	44,159,465	22,421,210	21,738,255
Pearl Assurance	18,470	—	315	18,785	—	18,785
Pitts Life	220,939	—	3,000	223,939	129,809	94,130
Prudential Assurance	9,283,239	2,326,406	720,768	12,330,413	1,185,063	11,145,350
Prudential Insurance	81,105,352	6,623,938	2,722,695	90,451,985	1,495,786	88,956,199
Royal Insurance	4,662,245	1,810,770	223,847	6,696,862	1,773,514	4,923,348
Sovereign Life Assurance	24,075,716	3,670,529	411,989	28,158,234	2,398,321	25,759,913
Standard Life	20,963,134	6,558,640	50,947	27,572,721	1,508,066	26,064,655
Sun Alliance & London	600,813	802,000	5,944	1,408,757	93,656	1,315,101
Sun Life	178,878,831	21,537,491	8,137,219	208,553,541	6,277,409	202,276,132
Travelers Insurance	1,716,053	3,083	106,774	1,825,910	25,000	1,800,910
Travelers Life	5,591,748	51,402	421,504	6,064,654	90,725	5,973,929
Union Mutual Life Assurance	1,379,500	—	175,700	1,555,200	742,500	812,700
Union Mutual Life Insurance	6,549,140	—	1,722,625	8,271,765	51,000	8,220,765
United Benefit Life	32,319	—	—	32,319	18,000	14,319
United Investment Life	290,656	32,134	—	322,790	103,481	219,309
Zurich Life	3,536,630	133,000	411,769	4,081,399	1,273,125	2,808,274
TOTALS 1973	1,309,589,330	224,983,996	118,846,126	1,653,419,452	133,197,736	1,520,221,716
TOTALS 1972	1,016,853,505	151,404,595	96,875,069	1,265,133,169	146,348,770	1,125,012,399

LIFE INSURANCE — EXHIBIT OF ASSURANCES, PREMIUMS AND ANNUITY CONSIDERATIONS

(Net of Reinsurance Ceded)

	Assurance				Annuities	
Company	Direct Written	Reinsurance Accepted	Reinsurance Ceded	Net Written	Direct Written	Net Written
Abbey Life of Canada	721	—	—	721	888	477
Aetna Life Insurance	15,659	—	—	15,659	—	—
Allstate Life Insurance	−2,994	57	−2,994	57	—	—
Allstate Life of Canada	9,750	374	57	10,067	—	—
American Bankers of Florida	791	—	—	791	—	—
British Pacific Life	1,001	—	997	4	—	—
Canada Life	575,728	2,568	1,010	577,286	146,205	146,205
Canadian General Life	566	—	247	319	—	—
Canadian Premier Life	37,269	—	6,703	30,566	—	—
Commercial Life of Canada	50,041	—	5,744	44,297	10,908	10,908
Commercial Union Assurance	465,460	426	4,375	461,511	33,978	33,978
Continental Assurance	1,366	11	—	1,377	—	—
Confederation Life	1,751,443	808	9,907	1,742,344	251,038	251,038
Co-operative Life	79,816	—	1,423	78,393	31,056	31,056
Crown Life	563,691	7,818	1,662	569,847	144,653	144,653
Cuna Mutual Insurance	12,103	—	—	12,103	—	—
Dominion Life Assurance	519,668	462	11,272	508,858	165,587	165,587
Dominion of Canada General	12,124	16	198	11,942	7,000	7,000
Eaton Life	19,036	645	—	19,681	643	643
Electrical Workers Benefit	11,607	—	—	11,607	—	—
Equitable Life	30,871	—	—	30,871	−10	−10
Excelsior Life	117,815	135	1,129	116,821	445,941	445,941
Ford Life	28,203	−2,246	—	25,957	—	—
Great West Life	267,425	4,670	151	271,944	75,890	75,890
Imperial Life of Canada	1,458,828	1,661	20,721	1,439,768	834,795	834,795
Laurier Life	18,633	1,663	12,613	7,683	—	—

London Life	212,940	1,929	—	214,869	30,027	30,027
Manufacturers Life	779,006	8,547	—	787,553	394,312	394,312
Maritime Life	719,004	—	34,767	684,237	88,989	88,989
Metropolitan Life	475,347	341	—	475,688	142,626	142,626
Montreal Life	46,017	218	192	46,043	1,726	1,726
Mutual Life of Canada	2,573,829	980	23,660	2,551,149	618,402	618,402
Mutual of Omaha	23,397	591	1,718	22,270	5,000	5,000
National Life Assurance	391,200	5,057	25,571	370,686	150,287	150,287
New York Life	37,115	—	—	37,115	235	235
North American Life	415,227	4,819	7,601	412,445	185,646	185,646
North American Life & Casualty	12,625	51	—	12,676	500	500
Norwich Union Life	3,299	—	—	3,299	5,739	5,739
Occidental Life	91,183	890	—	92,073	—	—
Occidental Life of Canada	14	—	2	12	1,951	1,951
Old Republic	512,217	—	—	512,217	—	—
Pearl Assurance	584	—	—	584	—	—
Pitts Life Insurance	1,158	—	574	584	—	—
Prudential Assurance	169,634	—	565	169,069	1,450,345	1,450,345
Prudential of America	597,956	—	—	597,956	11,214	11,214
Royal Insurance	56,047	—	1,699	54,348	10,152	10,152
Sovereign Life Assurance	313,349	—	8,161	305,188	12,438	12,438
Standard Life Assurance	366,104	—	5,409	360,695	276,620	276,620
Sun Alliance & London	12,220	—	1,214	11,006	—	—
Sun Life of Canada	1,952,108	—	434	1,951,674	639,958	639,958
Travelers	44,504	17,451	—	61,955	5,832	5,832
Travelers Life of Canada	22,273	—	17,819	4,454	—	—
Union Mutual Life of Canada	7,029	—	6,060	969	—	—
Union Mutual Life	32,736	—	—	32,736	—	—
United Benefit Life	785	1,718	—	2,503	—	—
United Investment Life	1,003	—	342	661	—	—
Western Life Assurance	236	192	46	382	—	—
Zurich Life	18,775	354	3	19,126	3,109	3,109
TOTALS 1973	15,935,542	62,206	211,102	15,786,646	6,183,680	6,183,269
TOTALS 1972	12,157,423	75,224	175,595	12,057,052	6,347,143	6,346,998

TABLE IV

LIFE INSURANCE — EXHIBIT OF DISBURSEMENTS TO POLICY HOLDERS 1973 — ASSURANCE CONTRACTS

O — Ordinary; G — Group

Company		Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total
Abbey Life of Canada	O	—	—	359	—	—	359
	G	—	—	—	—	—	—
Aetna Life	O	—	—	—	—	46	46
	G	8,175	—	640	22,393	—	31,208
Allstate Life	O	—	—	—	—	—	—
	G	3,378	—	—	—	—	3,378
Allstate Life of Canada	O	—	—	—	—	—	—
	G	38,360	—	—	—	—	38,360
American Bankers Life of Florida	O	—	—	—	—	—	—
	G	1,222					1,222
Canada Life	O	86,391	36,249	62,793	−10	82,902	268,325
	G	76,780	—	—	120	668	77,568
Canadian General Life	O	—	—	—	—	—	—
	G	18	—	—	—	—	18
Canadian Premier Life	O	10,996	—	674	—	2,678	14,348
	G	2,328	—	—	—	86	2,414
Commercial Life of Canada	O	—	—	345	—	268	613
	G	110,790	—	—	—	—	110,790
Commercial Union	O	77,299	—	22,335	—	139	99,773
	G	2,414	—	—	—	—	2,414
Confederation Life	O	275,789	188,181	381,013	1,890	282,473	1,129,346
	G	331,931	—	4	—	—	331,935
Co-operative Life	O	2,107	—	1,648	—	1,370	5,125
	G	5,132	—	—	227	4,094	9,453
Crown Life	O	6,038	65,478	55,601	−1,407	75,058	200,768
	G	104,582	—	6,135	143	—	110,860
Cuna Mutual	O	—	—	—	—	473	473
	G	—	—	—	—	9,454	9,454
Dominion Life	O	30,952	24,838	67,896	700	73,420	197,806
	G	55,000	—	—	—	—	55,000
Dominion of Canada General	O	—	—	—	—	—	—

Eaton Life	O	20,895	17,866	10,668	—	2,123	51,552
	G	—	—	—	—	—	—
Electrical Workers Benefit	O	—	—	—	—	—	3,750
	G	—	—	—	—	—	—
Equitable Life of U.S.	O	—	—	—	—	—	—
	G	10,240	—	—	—	1,637	11,877
Excelsior Life	O	—	1,166	9,502	—	2,036	12,704
	G	78,370	—	—	—	—	78,370
Federal Life & Casualty	O	—	—	—	—	—	—
	G	1,571	—	—	—	—	1,571
Great-West Life	O	26,101	—	9,118	300	11,940	47,459
	G	137,798	—	—	—	−1,976	135,822
Imperial Life Assurance	O	236,288	180,415	420,256	1,200	256,281	1,094,440
	G	148,871	—	—	—	—	148,871
Laurier Life	O	819	—	—	—	—	819
	G	—	—	—	—	—	—
London Life	O	17,828	5,165	33,205	750	40,537	97,485
	G	35,814	—	—	—	8,466	44,280
Manufacturers Life	O	97,728	130,067	120,592	—	127,982	476,369
	G	−3,191	—	353	—	669	−2,169
Maritime Life	O	57,439	23,928	79,526	300	37,766	198,959
	G	80,879	—	—	—	—	80,879
Metropolitan Life	O	—	8,648	4,897	—	22,949	36,494
	G	236,643	—	—	6	59,808	296,457
Montreal Life	O	—	4,059	4,484	—	4,987	13,530
	G	21,000	—	—	—	3	21,003
Mutual Life Assurance	O	377,979	171,372	414,542	6,080	455,588	1,425,561
	G	265,161	—	—	21,837	16,051	303,049
Mutual of Omaha	O	—	—	—	—	28	28
	G	—	—	—	—	—	—
National Life of Canada	O	2,000	13,500	39,011	—	30,707	85,218
	G	26,535	—	690	36	—	27,261
New York Life	O	2,500	−134	7,543	—	5,823	15,732
	G	2,692	—	—	—	2,995	5,687
North American Life	O	164,829	26,085	68,019	—	88,265	347,198
	G	97,896	—	692	—	30	98,618
North American Life & Casualty	O	—	—	509	—	—	509
	G	6,925	—	—	—	—	6,925
Norwich Union Life	O	—	—	—	—	353	353
	G	—	—	—	—	—	—

TABLE IV (Continued)

Company		Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total
Occidental Life of California	O	1,000	—	143	—	102	1,245
	G	19,562	—	—	—	—	19,562
Old Republic Life	O	—	—	—	—	—	—
	G	2,732	—	—	8,008	—	10,740
Pearl Assurance	O	—	—	—	—	132	132
	G	—	—	—	—	—	—
Prudential Assurance	O	25,344	1,326	6,810	—	31,498	64,978
	G	—	—	—	—	—	—
Prudential Insurance of America	O	10,047	3,252	15,259	—	53,938	82,496
	G	267,647	—	—	195	68,684	336,526
Royal Insurance	O	5,208	—	1,437	—	419	7,064
	G	—	—	—	—	—	—
Sovereign Life Assurance	O	10,000	5,040	13,077	—	11,587	39,704
	G	34,087	—	—	32,028	—	66,115
Standard Life Assurance	O	—	—	13,982	—	83,008	96,990
	G	—	—	—	—	122	122
Sun Life	O	171,198	129,987	237,955	2,200	275,473	816,813
	G	861,085	—	2	303,675	108,908	1,273,670
Sun Alliance & London	O	—	—	—	—	950	950
	G	—	—	—	—	—	—
Travelers	O	—	—	—	—	—	—
	G	−289	—	—	—	—	−289
Travelers Life of Canada	O	—	—	—	—	—	—
	G	6,184	—	—	—	—	6,184
Union Mutual Life	O	—	—	110	—	619	729
	G	47,281	—	—	—	—	47,281
Zurich Life	O	—	2,000	816	—	315	3,131
	G	5,000	—	—	—	—	5,000
TOTALS 1973		4,848,231	1,038,488	2,112,641	400,671	2,343,932	10,747,713
TOTALS 1972		3,131,670	754,357	1,465,354	304,365	1,694,575	7,350,294

TABLE V

LIFE INSURANCE — EXHIBIT OF DISBURSEMENTS TO POLICY HOLDERS 1973 — ANNUITY CONTRACTS

Company		Death Claims	Surrender Values	Disability Claims	Dividends	Annuity Payments	Total
Aetna Life	O	—	—	—	—	300	300
	G	—	—	—	—	2,021	2,021
Canada Life	O	—	459	—	3,925	20,681	25,065
	G	105	4,479	—	−752	1,722	5,554
Commercial Life of Canada	O	—	3,024	—	—	—	3,024
	G	—	—	—	—	—	—
Commercial Union	O	3,107	2,950	—	—	—	6,057
	G	—	—	—	—	—	—
Confederation Life	O	41,731	−43,506	—	20,668	33,888	52,781
	G	—	—	—	—	—	—
Co-operative Life	O	—	763	—	—	—	763
	G	—	13,073	—	1,146	—	14,219
Crown Life	O	—	6,988	—	5,739	13,446	26,173
	G	—	10,564	—	—	4,259	14,823
Dominion Life	O	1,692	—	—	3,944	19,891	25,527
	G	—	45,851	—	—	3,779	49,630
Eaton Life	O	—	—	—	30	—	30
	G	—	—	—	—	—	—
Equitable Life	O	—	—	—	—	—	—
	G	—	—	—	—	493	493
Excelsior Life	O	—	—	—	33	8,670	8,703
	G	21,033	739,900	—	—	56,141	817,074
Great West Life	O	—	3,838	—	209	9,302	13,349
	G	—	—	—	—	—	—
Imperial Life	O	4,000	66,341	—	38,137	21,197	129,675
	G	3,670	768	—	—	9,111	13,549
London Life	O	—	—	—	407	—	407
	G	—	5,768	—	—	—	5,768
Manufacturers Life	O	6,473	18,814	—	2,582	19,188	47,057
	G	13,921	—	—	—	—	13,921
Maritime Life	O	4,869	16,237	—	178	10,511	31,795
	G	—	507	—	—	5,050	5,557
Metropolitan Life	O	—	—	—	262	—	262
	G	320	21,436	—	155,528	56,530	233,814

		Death Claims	Surrender Values	Disability Claims	Dividends	Annuity Payments	Total
Montreal Life	O	—	—	—	17	—	17
	G	—	—	—	—	—	—
Mutual Life	O	—	5,517	—	3,054	7,274	15,845
	G	2,600	19,146	—	—	31,234	52,980
National Life	O	—	−39	—	2,088	897	2,946
	G	—	33,675	—	—	12,236	45,911
New York Life	O	—	—	—	66	—	66
	G	—	—	—	—	—	—
North American Life	O	—	5,592	—	1,019	1,408	8,019
	G	17,985	21,114	—	—	34,888	73,987
Norwich Union Life	O	—	—	—	—	—	—
	G	4,289	—	—	—	377	4,666
Occidental Life of California	O	—	—	—	15	—	15
	G	—	—	—	—	—	—
Prudential Assurance	O	—	—	—	69	8,912	8,981
	G	20,894	3,771	—	446,508	619,814	1,090,987
Prudential Insurance of America	O	—	1,034	—	82	4,751	5,867
	G	—	—	—	—	—	—
Sovereign Life	O	—	422	—	772	1,658	2,852
	G	—	—	—	—	—	—
Standard Life	O	—	—	—	—	3,936	3,936
	G	—	75,973	—	—	130,949	206,922
Sun Life Assurance	O	—	21,618	—	5,907	16,157	43,682
	G	17,194	32,791	—	38,815	14,983	103,783
Travelers	O	—	—	—	—	−24	−24
	G	—	—	—	—	185	185
Union Mutual Life	O	—	—	—	45	—	45
	G	—	—	—	—	—	—
Zurich Life	O	—	9,258	—	—	600	9,858
	G	—	485	—	—	—	485
TOTALS 1973		163,883	1,148,611	—	730,493	1,186,415	3,229,402
TOTALS 1972		54,929	551,997	—	713,180	1,052,616	2,372,722

TABLE VI

PROPERTY — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna	76,690	10,944	14.27
Aetna Casualty & Surety	395,322	82,581	20.89
Aetna Casualty of Canada	1,241	126	10.15
Affiliated F.M. Insurance	269,892	−341,975	−126.70
Allendale Mutual	427,360	190,197	42.51
Alliance Assurance	132,984	60,772	45.70
Allstate of Canada	9	—	—
American Bankers of Florida	64,710	11,661	18.02
American Home Assurance	356,880	93,884	26.31
American Insurance	60,065	31,436	52.34
American National Fire	28,322	7,840	27.68
American Road	319	−212	−66.46
Arkwright-Boston Manufacturers Mutual	68,928	—	—
Baloise	2,571	1,250	48.62
Beaver Insurance	24,699	2,561	10.37
British America	217,969	45,750	20.99
British Economic	13,839	22,274	160.95
Cabot	34,818.04	—	—
Canada Accident & Fire	82,468	18,862	22.87
Canadian General	221,646	124,485	51.16
Canadian Indemnity	134,362	99,299	73.90
Canadian Pioneer	25,671	29,644	115.48
Canada Security	46,073	51,105	110.92
Canadian Surety	172,056	122,646	71.28
Canadian Universal	96,981	90,099	92.90
Casualty Company of Canada	79,816	4,913	6.16
Century Insurance	57,190	65,299	114.18
CNA Assurance	6,938	—	—
Commercial Union	167,553	71,563	42.71
Commonwealth Insurance	165,744	19,753	11.92
Compagnie d'Assurance du Quebec	680	2,107	309.85
Consolidated Fire & Casualty	60,440	40,644	67.25
Continental Insurance	446,209	80,504	18.04
Co-op Fire & Casualty	335,486	217,697	64.89
Cumis Insurance Society	18	—	—

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Dominion Insurance	48,157	49,572	102.94
Dominion of Canada General	84,227	3,958	4.70
Eagle Star of Canada	14,985	26,148	174.49
Eaton	32	—	—
Employer's Mutual Liability of Wisconsin	28,640	12,879	44.97
English & American	282,321	379,883	134.56
Excess Insurance	6,372	10,654	167.20
Federal	171,009	90,931	53.17
Federal Fire of Canada	24,488	23,458	95.79
Federation	115,090	28,766	24.99
Fidelity & Casualty	70,619	9,121	12.92
Fire Insurance of Canada	18,762	5,858	31.22
Fireman's Fund	20,668	6,930	33.53
General Accident	10,183	−1,423	−13.97
General Accident Fire & Life	93,566	50,391	53.86
General Security Assurance	3,699	1,698	45.90
General Security	21,707	172,828	796.19
Globe Indemnity	36,527	105,668	289.29
Great American Insurance	89,859	87,740	97.64
Great Eastern	105,944	96,272	90.87
Guarantee of North America	52,111	64,588	123.94
Guardian Assurance	51,916	36,217	69.76
Guardian of Canada	220,478	105,087	47.66
Halifax Insurance	34,251	23,237	67.84
Hanover Insurance	41,102	11,454	27.87
Hartford Fire	243,813	175,727	72.07
Home Insurance	138,328	86,581	62.59
Hudson Bay	79,654	29,992	37.65
Imperial Guarantee & Accident	32,768	16,095	49.11
Insurance Corporation of Newfoundland	623,784	1,168,182	187.27
Insurance of Ireland	42,059	28,061	66.72
Insurance of North America	356,049	76,374	21.45
Liberty Mutual Fire	182	—	—
Liverpool & London & Globe	97,139	42,524	43.78

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
London Assurance	162,440	48,267	29.71
London & Lancashire	187,783	112,727	60.03
London & Midland	174,689	45,301	25.93
Lumberman's Mutual Casualty	9,593	—	—
Maryland Casualty	64,036	34,281	53.53
Merit	453,964	243,369	53.60
Metro General Insurance	248,697	109,705	44.11
Middlesex Mutual	26,073	—	—
National Employer's Mutual	38,452	20,992	54.59
New Hampshire	23,342	6,604	28.29
New India	3,001	3,341	111.33
Niagara Fire	—	570	—
Non-Marine	2,121,993	1,228,891	57.91
North British & Mercantile	63,144	54,530	86.36
Northern Assurance	79,003	47,319	59.90
Northumberland General	20,075	13,344	66.47
Norwich Union	27,006	27,256	100.93
Ocean Accident & Guarantee	52,772	25,274	47.89
Old Republic	−12	484	−4,033.33
Orion	19,614	1,330	6.78
Pacific Employers	171	—	—
Pearl Assurance	97,560	84,215	86.32
Phoenix of Canada	116,828	70,427	60.28
Pitts	—	571	—
Protection Mutual	137,482	—	—
Prudential Assurance	238,769	105,953	44.37
Reliance of Philadelphia	11,864	10,448	80.06
Royal Exchange	43,077	46,834	108.72
Royal General	270	−1,471	−544.81
Royal Insurance	278,113	119,047	42.80
Scottish Union & National	56,213	28,456	50.62
Security Mutual Casualty	1,054	—	—
Sentry	84	2	2.38
Service of New York	18,673	9,808	52.53
St. Paul Fire & Marine	6,451	123	1.91

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Sun Alliance	24,907	2,430	9.76
Sun Office	83,992	17,772	21.16
Switzerland General	17,534	10,865	61.97
Traders General	12,949	302	2.33
Trans America	1	—	—
Travelers Indemnity	26,801	1,373	5.12
Travelers Indemnity of Canada	229,221	280,868	122.53
Unifund	352,720	168,147	47.67
Union of Canton	23,824	8,728	36.64
United States Fire	138,879	27,749	19.98
U.S. Fidelity & Guaranty	68,810	52,955	76.96
Victoria of Canada	89,648	94,549	105.47
Wanansea Mutual	53,603	50,929	95.01
Wellington Fire	63,554	129,284	203.42
Western Assurance	146,063	39,589	27.10
Yorkshire	63,329	113,793	179.69
Zurich Insurance	3,443	−45	−1.30
TOTALS 1973	13,717,990	7,780,446	56.72
TOTALS 1972	11,349,287	5,668,043	49.94

TABLE VII

AUTOMOBILES — LIABILITY — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna	276	−1	−.36
Aetna Casualty & Surety	158,845	83,536	52.59
Alliance Assurance	87,509	77,795	88.90
Allstate of Canada	20,422	−17,030	−83.39
American Home Assurance	2,838	176	4.59
American Insurance	56,079	30,109	53.67
American Mutual Liability	5,096	454	8.90
American National Fire	7,336	5,598	76.30
Beaver Insurance	29,262	19,910	68.04
British America	55,917	45,362	81.12
Cabot	191,421	35,849	18.72
Canada Accident & Fire	241,930	84,249	34.82
Canadian General	201,164	112,894	56.12
Canadian Indemnity	58,126	40,679	69.98
Canadian Pioneer	24,889	11,440	45.96
Canada Security	33,640	21,537	64.02
Canadian Surety	62,898	53,470	85.01
Canadian Universal	117,034	106,617	91.10
Casualty of Canada	112,308	52,057	46.35
Century	101,755	65,705	64.57
CNA Assurance	54	−54	−100
Commercial Union	32,870	110,750	336.93
Compagnie d'Assurance du Quebec	712	436	61.24
Consolidated Fire & Casualty	2,646	15,908	601.21
Continental	76,304	21,421	28.07
Co-op Fire & Casualty	840,948	505,003	60.05
Dominion of Canada General	30,175	14,219	47.12
Dominion Insurance	58,613	31,772	54.21
Eagle Star of Canada	−3,256	−862	26.47
Employer's Mutual Liability of Wisconsin	635	2,734	430.55
English & American	1,376,809	1,092,705	79.37
Excess	−4,745	−1,453	30.62
Federal	112,264	120,689	107.50
Federal Fire of Canada	53,362	45,912	86.04
Federation	141,250	76,185	53.94

TABLE VII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Fidelity & Casualty	557	18	3.23
Fireman's Fund	34,460	30,527	88.59
Fire of Canada	—	2	—
General Accident Fire & Life	19,631	43,555	221.87
General Accident of Canada	−13,853	−17,288	124.80
General Security of New York	395	245	62.03
General Security of Canada	−772	−2,561	331.74
Globe Indemnity	21,663	11,033	50.93
Great American Insurance	48,584	36,086	74.28
Great Eastern	845	1,784	211.12
Guarantee of North America	44,492	36,347	81.69
Guardian Assurance	78,440	46,568	59.37
Guardian of Canada	169,152	102,160	60.40
Halifax Insurance	37,947	25,728	67.80
Hartford Fire	115,352	57,999	50.28
Home Insurance	109,468	77,224	70.54
Hudson Bay	24,080	603	2.50
Imperial Guarantee & Accident	−1,322	40,922	−3,095.46
Insurance Company of North America	5,729	9,624	167.99
Insurance of Ireland	31,296	854	2.73
Insurance Corporation of Newfoundland	418,457	262,003	62.61
Liberty Mutual	1,159	104	8.97
Liberty Mutual Fire	2,017	−2,667	−132.23
Liverpool & London & Globe	100,123	65,448	65.37
London Assurance	167,000	65,914	39.47
London & Lancashire	261,310	157,666	60.34
London & Midland	1	−168	−16,800
Lumberman's Mutual Casualty	1,731	−60	−3.47
Maryland Casualty	153,854	101,097	65.71
Merit Insurance	1,083,278	786,549	72.61
Metro General	644,317	311,175	48.30
Middlesex Mutual	—	674	—
National Employer's Mutual	24,000	18,140	75.58
New Hampshire	26,169	14,452	55.23
New India	17	−429	−2,523.53
Niagara Fire	—	477	—

TABLE VII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Non-Marine Underwriters	464,689	385,024	82.86
North British & Mercantile	72,963	21,215	29.12
Northern Assurance	47,716	16,987	35.60
Northumberland General	19,539	10,160	52.00
Norwich Union Fire	13,597	−4,340	−31.96
Ocean Accident & Guarantee	95,286	33,992	35.67
Old Republic	—	1,506	—
Pacific Employers	1,273	244	19.17
Pearl	92,658	168,346	181.69
Phoenix Assurance of Canada	128,522	152,245	118.46
Prudential Assurance	179,938	108,879	60.51
Royal Exchange	2,818	1,369	48.58
Royal General of Canada	—	−1,028	—
Royal Insurance	224,213	199,189	88.84
Scottish Union & National	42,562	21,362	50.19
Security Mutual	2,587	448	17.31
St. Paul Fire & Marine	337	53	15.73
Sun Alliance	50,835	34,120	67.12
Sun Office	44,744	47,828	106.89
Switzerland General	7,661	2,451	31.99
Travelers Indemnity	1,954	−2,037	−104.25
Travelers Indemnity of Canada	346,299	334,609	96.62
Unifund	870,063	488,612	56.16
Union Assurance	14,395	9,657	67.09
U.S. Fidelity & Guaranty	133,210	113,716	85.37
United States Fire	−354	−6,183	1,746.61
Victoria of Canada	5	—	—
Wawanesa	16,316	9,347	57.29
Wellington Fire	77,082	56,414	73.19
Western	319,562	176,447	55.22
Yorkshire	30,450	16,582	54.46
Zurich	27,429	17,191	62.67
TOTALS 1973	11,225,421	7,562,826	67.37
TOTALS 1972	9,431,477	7,080,735	75.07

TABLE VIII

AUTOMOBILE ACCIDENT (PERSONAL) — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna	—	−155	—
Aetna Casualty & Surety	2,[illegible]3	343	14.33
Alliance	3,531	77,795	2,203.20
Allstate of Canada	1,414	125	8.84
American	2,146	−150	−6.99
American Home	2	—	—
American National Fire	278	747	268.71
Beaver	1,117	−455	−40.73
British America	627	−3,500	−55.21
Canada Accident & Fire	6,709	—	—
Canadian General	6,329	1,143	18.06
Canadian Indemnity	1,697	113	6.66
Canadian Pioneer	607	—	—
Canada Security	696	—	—
Canadian Surety	2,135	329	15.41
Canadian Universal	3,088	—	—
Casualty of Canada	1,663	889	53.46
Century	5,249	2,486	47.69
CNA Assurance	7	—	—
Commercial Union	1,162	5,687	489.41
Compagnie d'Assurance du Quebec	109	−5,700	−5,229.36
Consolidated Fire & Casualty	88	—	—
Continental Insurance	3,479	2,808	80.71
Co-operative Fire & Casualty	9,709	1,384	14.25
Dominion Insurance	1,048	244	23.28
Dominion of Canada General	839	973	115.97
Eagle Star of Canada	−30	−49	163.33
Employer's Mutual Liability of Wisconsin	92	−1	−1.09
English & American	23,081	17,198	74.51
Excess Insurance	−130	—	—
Federal	3,235	−4	−12
Federal Fire of Canada	1,771	—	—

TABLE VIII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Federation of Canada	4,213	−18,394	436.60
Fidelity & Casualty	16	—	—
Fireman's Fund	625	100	16.00
General Accident of Canada	386	−105	27.20
General Accident Fire & Life	306	—	—
General Security of New York	395	245	62.03
General Security of Canada	39	−15	−38.46
Globe Indemnity of Canada	100	−1,000	−1,000.00
Great American	1,941	−30	−1.55
Great Eastern	189	−1	.53
Guarantee of North America	1,570	762	48.54
Guardian Assurance	2,424	−82	−.03
Guardian of Canada	5,239	1,537	29.33
Halifax Insurance	1,155	−9	.78
Hartford Fire	7,668	−1,529	19.94
Home	4,920	—	—
Hudson Bay	1,289	—	—
Imperial Guarantee & Accident	−51	—	—
Insurance of North America	30	−1	−3.33
Insurance Corporation of Ireland	1,242	—	—
Insurance Corporation of Newfoundland	8,976	8,193	91.28
Liberty Mutual	14	−2	−14.29
Liberty Mutual Fire	107	−1	−.93
Liverpool & London & Globe	4,194	−475	−11.33
London Assurance	5,729	23	.40
London & Lancashire	7,144	—	—
London & Midland General	—	−2	—
Lumberman's Mutual Casualty	65	7	10.77
Maryland Casualty	5,554	5	.09
Merit	38,362	19,457	50.72
Metro General	8,825	615	6.97
National Employers' Mutual	586	—	—
New Hampshire	542	−1	.18
New India Assurance	2	−25	−1,250

TABLE VIII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Northumberland General	1,103	55	4.99
Non-Marine Underwriters	24,134	6,292	26.07
Northern Assurance	1,279	—	—
North British & Mercantile	2,324	169	7.27
Norwich Union Fire	440	−177	−40.23
Pacific Employers	138	—	—
Pearl Assurance	3,582	520	14.52
Phoenix Assurance of Canada	1,773	7,992	450.76
Prudential Assurance	12,376	7,052	55.37
Reliance of Philadelphia	−8	−9	112.50
Royal Exchange	100	—	—
Royal Insurance	5,030	5,277	104.91
Scottish Union & National	2,113	—	—
Security Mutual Casualty	327	—	—
St. Paul Fire & Marine	28	1	3.57
Sun Alliance	878	—	—
Sun Office	1,181	—	—
Switzerland General	441	37	8.39
Travelers Indemnity	—	−2	—
Travelers Indemnity of Canada	7,881	754	9.57
Unifund	40,081	9,056	22.59
Union of Canton	775	—	—
United States Fire	−13	−9	69.23
U.S. Fidelity & Guarantee	7,401	4,311	58.25
Wawanesa Mutual	653	−2	−.31
Wellington Fire	1,526	307	20.12
Western	6,684	6,608	98.86
Yorkshire	1,302	—	—
Zurich	818	8,8745	1,069.07
TOTALS 1973	323,539	168,551	52.10
TOTALS 1972	1,460,301	597,995	40.81

TABLE IX

AUTOMOBILES — OTHER — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna Casualty & Surety	118,348	6,557	5.54
Aetna Insurance	123	323	262.60
Alliance	61,257	39,975	65.26
Allstate of Canada	19,159	10,348	54.01
American	38,523	24,101	62.56
American Bankers of Florida	—	2,327	—
American Home	97	73	75.26
American Mutual	—	8	—
American Road	12,539	16,228	129.42
Beaver	25,536	15,555	60.91
British America	38,553	28,832	74.79
Canada Accident & Fire	155,450	61,791	39.75
Canadian General	136,835	47,494	34.71
Canadian Indemnity	58,528	21,450	36.65
Canadian Pioneer	17,334	10,353	59.73
Canada Security	24,099	19,829	82.28
Canadian Surety	39,918	39,954	100.09
Canadian Universal	73,098	51,558	70.53
Casualty of Canada	85,642	51,806	60.49
Century of Canada	81,855	63,391	77.44
CNA Assurance	—	−15	—
Commercial Union	35,816	41,484	115.83
Compagnie d'Assurance du Quebec	810	−3,302	−407.65
Co-operative Fire & Casualty	567,061	408,276	72.00
Consolidated Fire & Casualty	4,400	3,637	82.66
Continental	71,278	40,665	57.05
Dominion	44,050	36,048	81.83
Dominion of Canada General	18,375	1,538	8.37
Eagle Star of Canada	−968	−829	85.64
Emmco	156	—	—
Employers Mutual Liability of Wisconsin	1,076	2,734	254.09
English & American	1,088,818	960,397	88.21
Excess	−1,560	453	−29.04

TABLE IX (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Federal	91,815	85,720	93.36
Federal Fire	32,605	30,751	94.31
Federation of Canada	99,873	72,460	72.55
Fidelity & Casualty	346	−238	68.79
Fireman's Fund	19,904	12,221	61.40
Fire of Canada	1	1	100.00
General Accident of Canada	9,330	3,398	36.42
General Accident Fire & Life	16,030	31,364	195.66
General Security of New York	96	61	63.54
General Security of Canada	363	−5,354	−1,474.93
Globe Indemnity	5,238	5,114	97.63
Great American	36,491	29,375	80.50
Great Eastern	1,483	1,002	67.57
Guarantee of North America	34,316	36,259	105.66
Halifax	23,342	13,764	58.97
Hartford Fire	85,467	43,005	50.32
Home	86,146	75,375	87.50
Hudson Bay	16,842	14,329	85.08
Imperial Guarantee & Accident	1,813	18,454	1,017.87
Insurance Corporation of Ireland	21,078	25,371	120.37
Insurance Corporation of Newfoundland	323,639	250,973	77.55
Insurance Company of North America	1,942	1,291	66.48
Liberty Mutual	408	87	21.32
Liberty Mutual Fire	2,104	−1,728	−82.13
Liverpool & London & Globe	73,842	64,569	87.44
London Assurance	122,816	49,324	40.16
London & Lancashire	174,742	125,119	71.60
London & Midland General	335	−90	−26.87
Lumberman's Mutual Casualty	733	77	10.50
Maryland Casualty	119,834	69,764	58.22
Merit	851,119	648,409	76.18
Metro General	186,383	510,816	63.90
Middlesex Mutual	—	513	—
Motors Insurance	229,528	127,746	55.66
National Employers' Mutual	18,184	18,676	102.60
New Hampshire	17,362	11,640	66.80

TABLE IX (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
New India	27	393	1,455.56
Niagara Fire	—	791	—
Non-Marine Underwriters	342,770	272,993	79.64
North British & Mercantile	45,781	28,645	62.57
Northern Assurance	30,363	28,959	95.38
Northumberland General	15,213	9,959	65.46
Norwich Union Fire	12,478	12,105	97.01
Ocean Accident & Guarantee	33,834	22,138	65.43
Pacific Employers	1,511	−578	38.25
Pearl Assurance	83,959	47,393	56.45
Phoenix Assurance	94,745	65,302	68.92
Prudential Assurance	131,505	95,295	72.46
Reliance of Philadelphia	93	21	22.58
Royal Exchange	2,140	607	28.36
Royal General	—	−312	—
Royal Insurance	141,940	101,126	71.25
Scottish Union & National	31,476	16,472	52.33
Security Mutual	3,296	3,038	92.17
Service Fire of New York	83,009	29,453	35.48
St. Paul Fire & Marine	198	−25	−12.63
Sun Alliance	40,611	20,483	50.44
Sun Office	41,055	19,258	46.91
Switzerland General	7,741	3,229	41.71
Traders General	1,576	−2,401	152.35
Travelers Indemnity	−69	−4,773	6,917.39
Travelers Indemnity of Canada	230,004	227,690	98.99
Unifund	622,097	465,418	74.81
Union of Canton	9,961	3,679	36.93
United States Fire	254	1,126	443.31
U.S. Fidelity & Guarantee	97,417	49,439	50.75
Wawanesa Mutual	10,801	6,344	58.74
Wellington Fire	53,372	56,390	105.65
Western	190,745	164,548	86.27
Yorkshire Insurance	21,927	16,531	75.39
Zurich	20,964	14,387	68.63
TOTALS 1973	8,401,654	6,134,379	73.01
TOTALS 1972	6,051,785	4,388,563	72.51

TABLE X

ACCIDENT AND SICKNESS (COMBINED) — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Abbey Life of Canada	345	—	—
Aetna Life	15,332	−16,127	−105.19
Alliance Assurance	2,337	15	0.64
Allstate of Canada	—	−50	—
American Bankers of Florida	6,473	1,291	19.94
American Home	6,818	—	—
Beaver	2,908	—	—
British America	609	—	—
British Pacific Life	5,789	584	10.09
Canada Accident & Fire	7,467	—	—
Canadian General Life	116	—	—
Canada Life	285,221	112,745	39.53
Canadian Premier Life	1,578	3,796	240.56
Casualty of Canada	—	1	—
CNA Assurance	416,588	112,589	27.03
Combined Insurance	150,045	26,221	17.48
Commercial Union	4,175	3,064	73.39
Compagnie d'Assurance du Quebec	5	—	—
Confederation Life	755,024	1,338,184	177.24
Connecticut General Life	44	−1	2.27
Continental	395	—	—
Co-operative Fire & Casualty	8,813	3,142	35.65
Crown Life	145,854	95,592	65.54
Dominion Insurance Corporation	806	—	—
Dominion of Canada General	3,475	3,110	89.50
Dominion Life	127,714	151,981	119.00
Eaton	1,344	—	—
Eaton Life	4,727	15,929	336.98
Economical Mutual	6,869	10,607	154.42
Equitable Life	55,132	53,499	97.04
Excelsior Life	188,989	29,927	15.84
Federal Life & Casualty	18,076	114,207	631.82
Ford Life	28,051	8,054	28.71

TABLE X (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Globe Life	55	—	—
Great-West Life	199,183	53,887	27.05
Guardian Assurance	114	—	—
Guardian Insurance of Canada	565	—	—
Halifax	119	—	—
Hudson Bay	925	—	—
Imperial Guarantee & Accident	120	—	—
Imperial Life	267,201	256,304	95.92
Insurance Company of North America	18	717	3,983.33
Laurier Life	12,174	1,209	9.93
Liberty Mutual	—	−165	—
Life Insurance of North America	3,935	−74,174	−1,881.89
Liverpool & London & Globe	1,215	—	—
London Assurance	2,962	—	—
London & Lancashire	1,501	—	—
London Life	97,487	52,653	54.01
London & Midland	237,509	140,134	59.00
Loyal Protective Life	26	—	—
Lumberman's Mutual Casualty	2,006	2,826	140.88
Maritime Life Assurance	28,405	10,621	37.39
Manufacturers Life	23,711	−8,688	−35.44
Maryland Casualty	787,316	228,801	29.06
Metropolitan Life	795,276	699,344	87.94
Montreal Life	193	8	4.15
Mutual of Omaha	58,490	27,704	47.37
National Life	53,942	45,626	84.58
New York Life	535	−24	4.13
Non-Marine Underwriters at Lloyd's	24,343	918	3.77
North American Life	31,058	22,968	73.95
North American Life & Casualty	4,613	—	—
North British & Mercantile	8,721	—	—
Norwich Union Fire	10	—	—
Occidental Life of California	4,129	590	14.29
Ocean Accident & Guarantee	835	1,700	203.59

TABLE X (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Old Republic Life	36,379	—	—
Order of United Commercial Travellers	527.38	—	—
Paul Revere Life	5,732	3,357	58.57
Pearl Assurance	65	—	—
Phoenix Assurance of Canada	97	262	270.10
Pitts	13,426	3,543	26.39
Pitts Life	657	1,538	234.09
Prudential Assurance	10,043	95	0.95
Prudential Insurance	517,661	303,199	58.57
Royal Exchange Assurance	330	960	290.91
Royal General of Canada	628	—	—
Royal Insurance	932	—	—
Security Mutual Casualty	127	37	29.13
St. Paul Fire & Marine	—	−1	—
Sun Alliance	2,674	—	—
Sun Insurance Office	110	—	—
Sun Life	300,016	387,154	129.04
Travelers	51,150	−110,465	20.04
Travelers Life of Canada	24,644	24,792	100.60
Underwriters National	6,342	7,730	121.89
Union Mutual Life	36,230	1,400	3.86
Union Mutual Life of Canada	8,596	49,956	581.15
United States Fidelity & Guaranty	325	101	31.08
Western Assurance	420	—	—
Western Life Assurance	123	—	—
Zurich	1,000,852	576,555	57.61
British Aviation	9,044	—	—
Mutual Life Assurance	559,549	566,730	101.28
TOTALS 1973	7,486,490	5,348,262	71.44
TOTALS 1972	6,361,010	5,416,861	85.15

TABLE XI

BOILER AND MACHINERY (COMBINED) — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Premiums Written	Direct Claims Incurred	Direct Loss Ratio
	$	$	%
Allendale Mutual	29,679	280,523	945.53
Arkwright-Boston Manufacturers Mutual	150	—	—
Boiler Inspection Insurance	115,389	6,845	5.93
Canada Accident & Fire	438	—	—
Canadian General	1,181	—	—
Canadian Pioneer	179	—	—
Continental Insurance	1,483	—	—
Dominion Insurance	67	—	—
Fidelity & Casualty	3,074	—	—
General Accident Assurance	12,626	1,221	9.67
General Accident Fire & Life	19,998	1,000	5.00
Globe Indemnity	15,000	—	—
Great American	265	—	—
Guardian of Canada	−205	—	—
Hartford Fire	−611	—	—
Hudson Bay	1,716	—	—
London & Lancashire	1,764	40	2.21
Lumberman's Mutual Casualty	12,445	−18,205	−146.38
Non-Marine Underwriters	800	48	6.00
Northern Assurance	134	—	—
Ocean Accident & Guarantee	366	—	—
Protection Mutual	−21,426	—	—
Prudential Assurance	79	—	—
Royal Insurance	2,881	—	—
Sun Insurance Office	389	—	—

TABLE XI (Continued)

Company	Premiums Written	Direct Claims Incurred	Direct Loss Ratio
	$	$	%
Travelers Indemnity	50	—	—
Western Assurance	2,766	—	—
Yorkshire Insurance	1,390	—	—
TOTALS 1973	202,219	271,472	134.25
TOTALS 1972	1,083,180	3,285	0.30

TABLE XII

FIDELITY — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna Casualty of Canada	1,922	384	19.98
Alliance	90	—	—
British America	704	—	—
Canada Accident & Fire	700	—	—
Canadian General	3,978	9,775	245.73
Canadian Indemnity	8,497	9,721	114.41
Canadian Pioneer	118	—	—
Canada Security	2,562	—	—
Canadian Surety	5,008	—	—
Casualty Company of Canada	334	—	—
Century of Canada	1,002	—	—
CNA Assurance	340	—	—
Commercial Union	4,565	—	—
Continental	6,418	797	12.42
Co-operative Fire & Casualty	3,777	149	3.94
Cumis	245	−48	−19.59
Dominion Insurance Corporation	—	1	—
Dominion of Canada General	300	—	—
Federal Insurance	3,600	—	—
Federation of Canada	369	—	—
Fidelity & Casualty	432	—	—
General Accident of Canada	293	−100	−34.13
Globe Indemnity	3,038	—	—
Guarantee of North America	5,963	—	—
Guardian Assurance	275	—	—
Guardian of Canada	501	−9	−1.80
Hartford Fire	250	—	—
Hudson Bay	1,618	16,334	1,009.52
Insurance Corporation of Newfoundland	6,317	193	3.06
Insurance Corporation of Ireland	−788	—	—
Imperial Guarantee & Accident	519	3,148	606.55
Insurance of North America	327	—	—

TABLE XII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Liverpool & London & Globe	816	4,000	490.20
London & Lancashire	2,325	495	21.29
Lumberman's Mutual Casualty	209	—	—
Non-Marine Underwriters	1,538	—	—
Northern Assurance	337	—	—
North British & Mercantile	50	—	—
Norwich Union Fire	593	−83	−14.00
Ocean Accident & Guarantee	60	−350	−583.33
Phoenix Assurance of Canada	846	136	16.08
Prudential Assurance	3,118	578	18.54
Royal General of Canada	—	1	—
Royal Exchange	—	−37	—
Royal Insurance	2,445	—	—
Sun Insurance Office	−10	—	—
Travelers Indemnity	100	—	—
Travelers Indemnity of Canada		−4	—
U.S. Fidelity & Guarantee	5,727	−12,739	−222.44
Western	5,134	121	2.36
TOTALS 1973	86,562	32,463	37.50
TOTALS 1972	89,939	−230	−0.25

TABLE XIII

SURETY — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna Casualty of Canada	945	115	12.17
Aetna Casualty & Surety	47,187	−9,595	20.33
Alliance	110	—	—
Beaver	225	—	—
British America	175	—	—
Canadian General	123,601	3,443	2.79
Canadian Indemnity	28,403	−1,965	−6.92
Canadian Pioneer	803	—	—
Canadian Surety	125,033	341,074	272.79
Casualty of Canada	568	−50	−8.80
Commercial Union	35	—	—
Commonwealth	546	—	—
Compagnie d'Assurance du Quebec	60	—	—
Continental	190	—	—
Co-op Fire & Casualty	10	—	—
Dominion of Canada General	—	−202	—
Eaton	30	—	—
Federal	1,038	—	—
Federation	765	—	—
Fidelity of Canada	37,002	−64	−0.17
Fireman's Fund	25	—	—
General Accident Assurance	1,247	—	—
Great American	8,557	−149,204	−1,743.65
Guarantee of North America	169,933	50,050	29.45
Guardian Assurance	38	—	—
Guardian of Canada	7,161	3,106	43.37
Halifax	14,088	—	—
Hartford Fire	−74	—	—
Hudson Bay	60	—	—
Insurance Corporation of Newfoundland	5,604	—	—

TABLE XIII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Insurance Corporation of North America	328	—	—
Liverpool & London & Globe	622	—	—
London-Canada	−15	—	—
London & Lancashire	249	—	—
Maryland Casualty	933	—	—
Mortgage Insurance of Canada	783	—	—
North British & Mercantile	25	—	—
Norwich Union Fire	193	—	—
Phoenix Assurance of Canada	105	—	—
Prudential Assurance	115	—	—
Royal Exchange	15	—	—
Royal Insurance	658	—	—
Sun Alliance	805	—	—
Sun Insurance Office	304	—	—
Travelers Indemnity	1,476	181	12.26
Travelers Indemnity of Canada	50,868	−588	−1.16
U.S. Fidelity & Guarantee	63,402	—	—
United States Fire	500	—	—
Wellington Fire	25	3	12
Western	922	—	—
Yorkshire	463	—	—
TOTALS 1973	696,154	236,304	33.94
TOTALS 1972	698,323	135,091	19.34

TABLE XIV

MARINE INSURANCE — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna Casualty & Surety	3,422	222	6.49
American National Fire	481	—	—
Baloise	11,504	2,895	25.17
British America	3,071	20,514	667.99
British Economic	6,681	—	—
Canadian Universal	2,470	9,052	366.48
Century	16,842	−7,863	46.69
Commercial Union	9,980	802	8.04
Continental	3,274	3,616	110.45
Dominion Insurance	4,601	200	4.35
Economic	88	90	102.27
English & American	107	—	—
Federal Insurance	3,903	1,829	46.86
Federation	337	—	—
General Security of Canada	2,460	—	—
Great American Insurance	1,294	—	—
Hartford Fire	284	—	—
Insurance Corporation of Newfoundland	11,518	2,240	19.45
Liverpool & London & Globe	691	—	—
London & Lancashire	3,787	600	15.84
New Zealand Insurance	723	—	—
Niagara Fire	—	−7	—
North British & Mercantile	8,986	3,969	44.17
Norwich Union	231	−7,659	3,331.17
Orion	51	27	52.94
Phoenix Assurance	2,914	—	—
Prudential Assurance	49	50	102.04
Royal Insurance	1,446	—	—
Travelers Indemnity	−156	−5,133	3,290.38
Union Marine	10,105	—	—
United States Fire	129,327	24,635	19.05
Western	120	216	180.00
TOTALS 1973	240,591	50,295	20.90
TOTALS 1972	197,656	73,907	37.39

TABLE XV

PUBLIC LIABILITY — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna	263	—	—
Aetna Casualty & Surety	14,787	5,741	38.82
Affiliated FM	400	—	—
Alliance	1,887	—	—
American	2,245	—	—
American Home	8,096	28	—
American National Fire	592	—	—
British America	17,208	−3,685	−21.41
British Aviation	1,175	—	—
Beaver	1,895	—	—
Canada Accident & Fire	11,765	−484	4.11
Canadian Indemnity	67,026	45,846	68.40
Canadian General	89,376	43,677	48.87
Canadian Pioneer	−83	128	−154.22
Canadian Security	5,538	11,053	119.58
Canadian Surety	100,760	87,763	87.10
Casualty of Canada	26,294	15,535	59.08
Century	1,603	−1,321	−82.41
CNA Assurance	110	−2,000	−1,818.18
Commercial Union	18,071	3,806	21.06
Compagnie d'Assurance du Quebec	126	—	—
Consolidated Fire & Casualty	319	—	—
Continental	424,234	8,099	1.91
Co-op Fire & Casualty	12,950	4,636	35.80
Cumis	10	—	—
Dominion	12,292	−559	−4.55
Dominion of Canada General	927	1,760	189.86
Eagle Star of Canada	1,251	276	22.06
Employers' Mutual Liability	492	—	—
English & American	2,871	1,447	50.40
Excess	51	—	—
Federal	11,199	690	6.16
Federal Fire of Canada	22	—	—

TABLE XV (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Federation	5,055	293	5.80
Fireman's Fund	641	−40	6.24
Fire of Canada	61	—	—
General Accident of Canada	8,010	604	7.54
General Accident Fire & Life	10,684	−5,385	50.40
General Security Assurance NY	74	44	59.46
General Security Insurance	1,352	70,669	5,227.00
Globe Indemnity	10,418	17,355	166.59
Great American	13,786	7,345	53.28
Great Eastern	−208	—	—
Guarantee of North America	16,468	55	.33
Guardian Assurance	13,308	311	2.34
Guardian of Canada	10,788	2,870	26.60
Hanover	126	—	—
Halifax	3,489	—	—
Hartford Fire	6,068	6,184	101.91
Home	36,955	42,734	115.64
Hudson Bay	16,274	6,667	40.97
Imperial Guarantee & Accident	−161	11,424	−7,095.65
Insurance Corporation of Newfoundland	56,139	36,169	64.43
Insurance of North America	1,974	−22,857	−1,157.82
Insurance Corporation of Ireland	2,428	3,200	131.80
Liberty Mutual	88	936	1,063.64
Liberty Mutual Fire	6	—	—
Liverpool & London & Globe	11,927	2,420	20.29
London Assurance	1,647	—	—
London & Lancashire	20,416	23,468	114.95
London & Midland General	4,422	—	—
Lumberman's Mutual Casualty	865	—	—
Maryland Casualty	4,551	—	—
Metro General	9,383	1,013	10.80
Middlesex Mutual	2	—	—
National Employer's Mutual	665	250	37.59
New Hampshire	257	15,528	6,042.02
New India	−5	—	—
Niagara Fire	—	−7	--
Non-Marine Underwriters	123,456	593	.48
North British & Mercantile	5,454	−102	−1.87

TABLE XV (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Northern Assurance	5,264	−431	−8.19
Northumberland General	317	15	4.73
Norwich Union Fire	1,182	−2,334	−197.46
Ocean Accident & Guarantee	1,146	−10	−.87
Orion	5	1,113	22,260.00
Pearl Assurance	4,833	364	7.53
Phoenix Assurance of Canada	2,303	149	6.47
Prudential Assurance	25,223	10,338	40.99
Reliance Insurance	344	—	—
Royal Exchange	464	42	9.05
Royal General	—	−203	—
Royal Insurance	25,200	30,233	119.97
Scottish Union & National	999	—	—
Security Mutual Casualty	11	—	—
St. Paul Fire & Marine	711	209	29.40
Sun Alliance	365	—	—
Sun Office	657	—	—
Switzerland General	5,953	4,479	75.24
Travelers Indemnity	1,244	125	10.05
Travelers Indemnity of Canada	574	−17,254	−3,005.92
Union of Canton	735	—	—
U.S. Fidelity & Guarantee	27,660	13,274	47.99
United States Fire	13,476	530	3.93
Victoria	1,410	−9,500	−673.76
Wawanesa	2,394	550	22.97
Western	30,727	7,938	25.83
Wellington Fire	26	492	1,892.31
Yorkshire	22,347	3,303	14.78
Zurich	1,151	−167	−14.51
TOTALS 1973	1,409,918	487,747	34.59
TOTALS 1972	1,001,642	357,845	35.72

TABLE XVI

AIRCRAFT INSURANCE — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Aetna Insurance	3,590	—	—
Alliance Assurance	14,220	−19,584	−137.72
Aviation & General	2	−1,085	—
British Aviation	61,060	58,068	95.10
Commercial Union	16,373	20,808	127.09
Eagle Star	21,281	5,169	24.29
English & American	−168	89	−52.98
Great Eastern	7,547	−2,864	−37.95
Guardian Assurance	27,205	4,960	21.91
Insurance of North America	21,209	1,241	5.85
Maryland Casualty	3,259	—	—
Middlesex Mutual	10,620	3,794	35.73
Non-Marine Underwriters at Lloyds	286,148	66,755	23.33
Orion	14,655	1,547	10.56
Phoenix Assurance	32,287	—	—
Prudential Assurance	—	206	—
Royal Exchange	—	755	—
Travelers Indemnity	−392	—	—
United States Fidelity & Guaranty	750	—	—
Western Assurance	−695	5,869	−844.46
TOTALS 1973	518,949	146,728	28.27
TOTALS 1972	893,914	543,352	60.78

TABLE XVII

MISCELLANEOUS — DIRECT PREMIUMS AND CLAIMS, 1973

Company	Direct PRemiums Written	Direct Claims Incurred	Loss Ratio
	$	$	%
Insmor Mortgage (Mortgage)	64,687	—	—
Merit (Credit)	200	132	66.00
Sovereign Mortgage	47,764	—	—
TOTALS 1973	112,651	132	0.12
TOTALS 1972	182,873	4,219	2.31

NON-PROVINCIAL INCORPORATED INSURANCE COMPANIES

Licensed from April 1, 1973 to March 31, 1974

Abbey Life Insurance Company
Aetna Casualty Company of Canada
Aetna Casualty and Surety Company
Aetna Insurance Company
Aetna Life Insurance Company
Affiliated F M Insurance Company
Allendale Mutual Insurance Company
Alliance Assurance Company Limited
Allstate Insurance Company
Allstate Insurance Company of Canada
Allstate Life Insurance Company
Allstate Life Insurance Company of Canada
American Bankers Insurance Company of Florida
American Bankers Life Assurance Company of Florida
American Home Assurance Company
American Insurance Company
American Mutual Liability Insurance Company
American National Fire Insurance Company
American National Insurance Company
American Road Insurance Company
Argonaut Insurance Company
Atlantic Mutual Life Assurance Company
Baloise Insurance Company Limited
Beaver Insurance Company
Boiler Inspection and Insurance Company of Canada
British America Assurance Company
British Aviation Insurance Company Limited
British Economic Insurance Company Limited
British Pacific Life Insurance Company
Buffalo Insurance Company
C.N.A. Assurance Company
Canada Accident and Fire Assurance Company
Canada Life Assurance Company
Canada Security Assurance Company
Canadian General Insurance Company
Canadian Indemnity Company
Canadian Pioneer Insurance Company
Canadian Premier Life Insurance Company
Canadian Surety Company
Casualty Company of Canada
Century Insurance Company of Canada
Chicago Title Insurance Company
Combined Insurance Company of America
Commercial Life Assurance Company of Canada
Commercial Union Assurance Company Limited
Commonwealth Insurance Company
Confederation Life Insurance Company
Consolidated Fire and Casualty Insurance Company

NON-PROVINCIAL INCORPORATED COMPANIES (Continued)

Continental Assurance Company
Continental Insurance Company
Co-operative Fire and Casualty Company
Co-operative Life Insurance Company
Credit Life Insurance Company
Crown Life Insurance Company
Cumis Insurance Society Inc.
Cuna Mutual Insurance Society
Dominion of Canada General Insurance Company
Dominion Insurance Corporation
Dominion Life Assurance Company
Eagle Star Insurance Company of Canada
Eaton Insurance Company
T. Eaton Life Assurance Company
Economical Mutual Insurance Company
Electrical Workers' Benefit Association
Emmco Insurance Company
Employers' Mutual Liability Insurance Company of Wisconsin
English and American Insurance Company Limited
Equitable Life Assurance Society of the United States
Excelsior Life Insurance Company
Excess Insurance Company
Federal Fire Insurance Company of Canada
Federal Insurance Company
Federal Life and Casualty Company
Federation Insurance Company of Canada
Fidelity Insurance Company of Canada
Fire Insurance Company of Canada
Fireman's Fund Insurance Company
Ford Life Insurance Company
Gamble Alden Life Insurance Company
General Accident Assurance Company of Canada
General Accident Fire and Life Assurance Corporation Limited
General Security Insurance Company of Canada
Globe Indemnity Company of Canada
Globe Life Insurance Company
Grand Orange Lodge of North America Benefit Fund
Great American Insurance Company
Great Eastern Insurance Company
Great-West Life Assurance Company
Guarantee Company of North America
Guardian Assurance Company Limited
Guardian Insurance Company of Canada
Halifax Insurance Company
Hanover Insurance Company
Hartford Fire Insurance Company
Herald Insurance Company
Home Insurance Company
Hudson Bay Insurance Company
Ideal Mutual Insurance Company
Imperial Guarantee and Accident Insurance Company of Canada

NON-PROVINCIAL INCORPORATED COMPANIES (Continued

Imperial Life Assurance Company of Canada
Income Disability and Reinsurance Company of Canada
Insmor Mortgage Insurance Company
Insurance Company of North America
Insurance Corporation of Ireland Limited
Knights of Columbus
Laurier Life Insurance Company
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
Life Insurance Company of North America
Liverpool and London and Globe Insurance Company Limited
London Assurance
London-Canada Insurance Company
London and Lancashire Insurance Company Limited
London and Midland General Insurance Company Limited
Lumberman's Mutual Casualty Company
Manufacturers' Life Insurance Company
Maritime Life Assurance Company
Markel Insurance Company of Canada
Maryland Casualty Company
Merit Insurance Company
Metropolitan Life Insurance Company
Midland Insurance Company
Middlesex Mutual Insurance Company
Montreal Life Insurance Company
Mony Life Insurance Company of Canada
Mortgage Insurance Company of Canada
Mortgage Insurance Company of Canada
Motors Insurance Corporation
Mutual Life Assurance Company of Canada
Mutual of Omaha Insurance Company
National Employers' Mutual General Insurance Corporation Limited
National Life Assurance Company of Canada
New Hampshire Insurance Company
New India Assurance Company Limited
New York Life Insurance Company
New Zealand Insurance Company Limited
Niagara Fire Insurance Company
Non-Marine Underwriters, Members of Lloyd's
North American Life Assurance Company
North American Life and Casualty Company
North British and Mercantile Insurance Company Limited
Northern Assurance Company Limited
Norwich Union Fire Insurance Society Limited
Norwich Union Life Insurance Society
Occidental Life Insurance Company of California
Ocean Accident and Guarantee Corporation Limited
Old Republic Insurance Company
Old Republic Life Insurance Company
Order of United Commercial Travellers of America
Orion Insurance Company Limited

NON-PROVINCIAL INCORPORATED COMPANIES (Continued)

Pacific Employers Insurance Company
Pearl Assurance Co., Ltd.
Pennsylvania Life Insurance Company
Phoenix Assurance Company Limited
Phoenix Assurance Company of Canada
Phoenix Insurance Company
Physicians Mutual Insurance Company
Pitts Insurance Company
Pitts Life Insurance Company
Principal Life Insurance Company of Canada
Protection Mutual Insurance Company
Prudential Assurance Company Limited
Prudential Insurance Company of America
Quebec Assurance Company
Reliance Insurance Company (of Philadelphia)
Royal Exchange Assurance
Royal General Insurance Company of Canada
Royal Insurance Company Limited
Saint Paul Fire and Marine Insurance Company Limited
Scottish Union and National Insurance Company
Seaboard Surety Company
Security Mutual Casualty Company
Security National Insurance Company
Sentry Insurance A Mutual Company
Service Fire Insurance Company of New York
Sovereign Life Assurance Company of Canada
Sovereign Mortgage Insurance Company
Standard Life Assurance Company
Sun Alliance Insurance Company
Sun Alliance and London Assurance Company Limited
Sun Insurance Office Limited
Sun Life Assurance Company of Canada
Switzerland General Insurance Company Limited
Toronto General Insurance Company
Traders General Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of Canada
Travelers Insurance Company
Travelers Life Insurance Company of Canada
Truck Insurance Exchange
Underwriters National Assurance Company
Union Insurance Society of Canton Limited
Union Marine and General Insurance Company Limited
Union Mutual Life Insurance Company
Union Mutual Life Assurance Company of Canada
United Canada Insurance Company
United Investment Life Assurance Company
United States Fidelity and Guaranty Company
United States Fire Insurance Company
Victoria Insurance Company of Canada
Wawanesa Mutual Insurance Company

Wellington Fire Insurance Company
Western Assurance Company
Western Life Assurance Company
World Marine & General Insurance Co. Ltd.
Yorkshire Insurance Company
Zurich Insurance Company
Zurich Life Insurance Company of Canada

The following companies incorporated under the laws of Newfoundland were licensed in 1973 —

(a) Canadian Universal Insurance Company Limited
(b) Cabot Insurance Company Limited
(c) Insurance Corporation of Newfoundland
(d) Maritime Hospital Service Association
(e) Metro General Insurance Corporation Limited
(f) Newfoundland Fire & General Insurance Company Limited
(g) Newfoundland Marine Insurance Company Limited
(h) Unifund Limited

COMPANIES LICENSED UNDER THE LOAN COMPANIES AND FINANCE COMPANIES LICENSING ACT, 1961

Licensed from April 1, 1973 to March 31, 1974

AVCO Financial Services Canada Limited
AVCO Financial Services Limited
AVCO Financial Services Realty Limited
Beneficial Finance Company of Canada
Beneficial Realty Limited
Builders Capital Company Limited
C.A.C. Realty Limited
Canadian Acceptance Company
Canadian Acceptance Corporation Limited
Canadian Tire Acceptance Limited
Capital Funds (IAC) Limited
Ford Motor Credit Company of Canada Limited
G.A.C. International Finance Corporation Limited
General Motors Acceptance Corporation of Canada Limited
Gulf Oil Canada Limited
Homeplan Realty Limited
Household Finance Corporation of Canada
Hudson Bay Company Acceptance Limited
I.A.C. Limited
Kinross Mortgage Corporation
Laurentide Finance Company
Laurentide Financial Corporation Limited
Niagara Finance Company Limited
Niagara Realty of Canada Limited
Pacific Finance Acceptance Company Limited
Pacific Finance Credit Limited
Superior Acceptance Corporation Limited
Superior Investment Company Limited
T. Eaton Acceptance Company Limited
Texaco Canada Limited
Traders Group Limited
Traders Homeplan Limited
Traders Realty Limited
Trans Canada Credit Corporation Limited

MISCELLANEOUS STATISTICS

The Insurance Adjusters Act, 1960:

Adjusters (Individuals) licensed in 1973	75
Adjusters (Company or Partnership) licensed in 1973	19
Adjusters (Students) licensed in 1973	28

The Investment Contracts Act, 1961:

Investment Contracts (Companies) licensed in 1973	3
Investment Contracts (Salesmen) licensed in 1973	17

The Loan and Finance Companies (Licensing) Act, 1961:

Loan and Finance Companies licensed in 1973	35
Loan and Finance Companies (Branch) licensed in 1973	207